

**Information to identify the case:**

Debtor 1	<u>Charles O'Donnell Jr.</u>	Social Security number or ITIN	xxx-xx-5110
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joyce Dianna O'Donnell</u>	Social Security number or ITIN	xxx-xx-0153
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-31924-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles O'Donnell Jr.

Joyce Dianna O'Donnell

7/20/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles O'Donnell, Jr.  
 Joyce Dianna O'Donnell  
 Debtors

Case No. 15-31924-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db/jdb  
 cr +Charles O'Donnell, Jr., Joyce Dianna O'Donnell, 505 McKinley Ave., Pitman, NJ 08071-1863  
 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516060717 +Bayview Loan Servicing, LLC, Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 516552261 Bayview Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 515862191 +Bayview Loan Servicing, LLC, Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201,  
 Parsippany, New Jersey 07054-4673  
 515862176 +Bureaus Investment Group Portfolio NO 15, 1717 Central St., Evanston, Illinois 60201-1507  
 517633824 +++CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST, GROSS POLOWY, LLC,  
 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311-4026  
 (address filed with court: Citibank, N.A., as trustee for CMLTI Asset Trust,  
 Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311)  
 515862182 Childrens Hospital of Philadelphia, POB 8500, Philadelphia, Pennsylvania 19178-8017  
 515862183 +Citi/Best Buy, POB 790441, St. Louis, Missouri 63179-0441  
 517639453 +Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC,  
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
 517639454 +Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC,  
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006, Citibank, N.A., as trustee for CMLTI Ass,  
 Fay Servicing, LLC 75006-3357  
 515862186 +Client Services Inc., 3451 Harry Truman Blvd., St. Charles, Missouri 63301-9816  
 516047886 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 515862192 First National Bank of Omaha, POB 2557, Omaha, Nebraska 68103-2557  
 515928915 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
 515862193 Foster, Garbus & Garbus, 60 Motor Parkway, Commack, New York 11725-5710  
 515862194 +GE Capital Retail Bank/Lowes, POB 1630, Warren, Michigan 48090-1630  
 515862195 +Gloucester County EMS, POB 1016, Voorhees, New Jersey 08043-7016  
 515862197 +JP Morgan Chase Bank, N.A., 3415 Vision Drive, Columbus, Ohio 43219-6009  
 515862198 Laboratory Corporation of America, POB 2240, Burlington, North Carolina 27216-2240  
 515962232 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 515862203 +Pressler & Pressler, 7 Entin Road, Parsippany, New Jersey 07054-5020  
 515862205 RowanSOM Dept. of Psychiatry, POB 635, Bellmawr, NJ 08099-0635  
 515862206 +Schachter Portnoy, L.L.C., 3490 U.S.Route 1, Princeton, New Jersey 08540-5920  
 515862207 South Jersey Radiology, ATTN: Apex Asset Management, 1286 Carmichael Way,  
 Montgomery, Alabama 36106-3645  
 515862208 Stoneleigh Recovery Assoc., LLC, POB 1479, Lombard, Illinois 60148-8479  
 516863167 +U.S. BANK TRUST, N.A., AS TRUSTEE, FOR LSF9 MASTER PARTICIPATION TRUST,  
 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516553109 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
 c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 515862209 +Williamsburg Plantation, 4870 Longhill Road, Williamsburg, VA 23188-1571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jul 21 2018 03:08:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515862175 E-mail/Text: amscbankruptcy@adt.com Jul 20 2018 23:40:55 ADT Security Services,  
 POB 371878, Pittsburgh, Pennsylvania 15250-7878  
 516051541 +E-mail/Text: amscbankruptcy@adt.com Jul 20 2018 23:40:55 ADT Security Services, Inc.,  
 3190 South Vaughn way, Aurora, CO 80014-3512  
 516059998 E-mail/Text: camanagement@mtb.com Jul 20 2018 23:39:31 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 515933505 EDI: RECOVERYCORP.COM Jul 21 2018 03:08:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 515862177 E-mail/Text: cms-bk@cms-collect.com Jul 20 2018 23:39:30 Capital Management Services,  
 698 1/2 South Ogden Street, Buffalo, New York 14206-2317  
 515862178 +EDI: CAPITALONE.COM Jul 21 2018 03:08:00 Capital One Bank, POB 30281,  
 Salt Lake City, Utah 84130-0281  
 515862179 +EDI: CAPITALONE.COM Jul 21 2018 03:08:00 Capital One/ Boscovs, POB 5253,  
 Carol Stream, Illinois 60197-5253  
 515862180 +E-mail/Text: bankruptcy@cavps.com Jul 20 2018 23:40:14 Cavalry Portfolio Svc., POB 27288,  
 Tempe, Arizona 85285-7288  
 515911526 +E-mail/Text: bankruptcy@cavps.com Jul 20 2018 23:40:15 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 53

Date Rcvd: Jul 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515862181 +EDI: CHASE.COM Jul 21 2018 03:08:00 Chase Bank USA, N.A., POB 15298,  
Wilmington, Delaware 19850-5298  
515862184 +EDI: CITICORP.COM Jul 21 2018 03:08:00 Citibank, POB 6062,  
Sioux Falls, South Dakota 57117-6062  
515862185 +EDI: SEARS.COM Jul 21 2018 03:08:00 Citibank/Sears, POB 6282,  
Sioux Falls, South Dakota 57117-6282  
515862188 EDI: DISCOVER.COM Jul 21 2018 03:08:00 Discover Bank, POB 3008,  
New Albany, Ohio 43054-3008  
515862189 +EDI: TSYS2.COM Jul 21 2018 03:08:00 DSNB/Macy's, ATTN: Bankruptcy Dept., POB 8053,  
Mason, Ohio 45040-8053  
515873342 EDI: DISCOVER.COM Jul 21 2018 03:08:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
515862196 EDI: PHINHARRIS Jul 21 2018 03:08:00 Harris & Harris, Ltd., 111 West Jackson Blvd.,  
Suite 400, Chicago, IL 60604-4135  
515862199 +EDI: LTDFINANCIAL.COM Jul 21 2018 03:08:00 LTD Financial Services,  
7322 South West Freeway, Suite 1600, Houston, Texas 77074-2134  
515862200 E-mail/Text: camanagement@mtb.com Jul 20 2018 23:39:31 M & T Bank, POB 62182,  
Baltimore, MD 21264-2182  
515862201 EDI: MID8.COM Jul 21 2018 03:08:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
515862204 E-mail/Text: bk@rgsfinancial.com Jul 20 2018 23:39:02 RGS Financial, Inc., POB 852039,  
Richardson, TX 75085-2039  
515895424 EDI: RECOVERYCORP.COM Jul 21 2018 03:08:00 The Bureaus, Inc.,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515862187 DB Servicing Corporation  
aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
516553110\* +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
515862190 ##Family & Psychological Services, 1868 Greentree Rd., Cherry Hill, NJ 08003-2031

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin M. BATTERY on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST bkyefile@rasflaw.com  
Lynn Therese Nolan on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust  
ecfnotices@grosspolowy.com, jbommelje@grosspolowy.com

District/off: 0312-1

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 53

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR  
LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Victor Druziako on behalf of Joint Debtor Joyce Dianna O'Donnell bkdruziako@aol.com  
Victor Druziako on behalf of Debtor Charles O'Donnell, Jr. bkdruziako@aol.com  
TOTAL: 12